

# **EXHIBIT 3**

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# Summary Plan Description Choice Plus Plan for The Travelers Companies, Inc.

Group Number: 702625  
Effective Date: January 1, 2011

# Table of Contents

## Introduction .....1

How to Use this Document.....	1
Information about Defined Terms.....	1
Your Contribution to the Benefit Costs.....	1
Customer Service and Claims Submittal.....	1

## Section 1: What's Covered--Benefits ..... 3

Accessing Benefits.....	3
Copayment.....	3
Eligible Expenses.....	4
Notification Requirements.....	4
Personal Health Support.....	6
Payment Information.....	11
Annual Deductible.....	11
Out-of-Pocket Maximum.....	11
Maximum Plan Benefit.....	11
Benefit Information.....	13
1. Acupuncture Services.....	13
2. Ambulance Services - Emergency only.....	13
3. Ambulance Services - Non-Emergency.....	14
4. Cancer Resource Services.....	14
5. Congenital Heart Disease Services.....	16
6. Dental Services and TMJ.....	18

7. Durable Medical Equipment.....	20
8. Emergency Health Services.....	23
9. Eye Examinations.....	24
10. Home Health Care.....	25
11. Hospice Care.....	26
12. Hospital - Inpatient Stay.....	27
13. Infertility Services – Covered In-Network Only.....	27
14. Injections received in a Physician's Office.....	28
15. Kidney Resource Services.....	29
16. Maternity Services.....	30
17. Mental Health Services.....	31
18. Nutritional Counseling.....	33
19. Obesity Surgery.....	34
20. Outpatient Surgery, Diagnostic and Therapeutic Services.....	36
21. Physician's Office Services.....	37
22. Professional Fees for Surgical and Medical Services.....	38
23. Prosthetic Devices.....	39
24. Reconstructive Procedures.....	40
25. Rehabilitation Services - Outpatient Therapy.....	42
26. Skilled Nursing Facility/Inpatient Rehabilitation Facility Services.....	43
27. Spinal Treatment, Chiropractic and Osteopathic Manipulative Therapy.....	45
28. Substance Use Disorder Services.....	46
29. Transplantation Services.....	47
30. Urgent Care Center Services/ Convenience Care Centers.....	50

## Section 2: What's Not Covered--Exclusions ...52

*To continue reading, go to left column on next page.*

Choice Plus Plan for Travelers - 01/01/11

[APG]

(Table of Contents)

*To continue reading, go to right column on this page.*

How We Use Headings in this Section.....	52
Plan Exclusions .....	52
A. Alternative Treatments .....	52
B. Comfort or Convenience.....	52
C. Dental.....	53
D. Drugs.....	53
E. Experimental or Investigational Services or Unproven Services.....	53
F. Foot Care.....	54
G. Medical Supplies and Appliances.....	54
H. Mental Health/Substance Use Disorder.....	54
I. Nutrition.....	55
J. Physical Appearance .....	55
K. Providers.....	56
L. Reproduction.....	56
M. Services Provided under Another Plan.....	56
N. Transplants.....	57
O. Travel.....	57
P. Vision and Hearing.....	57
Q. All Other Exclusions .....	57

<b>Section 3: Description of Network and Non-Network Benefits .....</b>	<b>59</b>
Network Benefits.....	59
Non-Network Benefits .....	61
Emergency Health Services.....	62

<b>Section 4: When Coverage Begins.....</b>	<b>63</b>
---	-----------

*To continue reading, go to right column on this page.*

Choice Plus Plan for Travelers - 01/01/11

[APG]

Information about When Coverage Begins .....	63
--	----

<b>Section 5: How to File a Claim.....</b>	<b>64</b>
If You Receive Covered Health Services from a Network Provider.....	64
Filing a Claim for Benefits.....	64

<b>Section 6: Questions and Appeals.....</b>	<b>67</b>
What to Do First.....	67
How to Appeal a Claim Decision.....	67
Appeal Process .....	67
Appeals Determinations.....	68
Urgent Claim Appeals that Require Immediate Action .....	68
External Review Program.....	69

<b>Section 7: Coordination of Benefits .....</b>	<b>71</b>
Benefits When You Have Coverage under More than One Plan.....	71
When Coordination of Benefits Applies .....	71
Definitions .....	71
Order of Benefit Determination Rules .....	72
Effect on the Benefits of this Plan .....	74
Right to Receive and Release Needed Information.....	75
Payments Made.....	75
Right of Recovery .....	75

<b>Section 8: When Coverage Ends .....</b>	<b>76</b>
Information about When Coverage Ends.....	76

*To continue reading, go to left column on next page.*

(Table of Contents)

<b>Section 9: General Legal Provisions.....</b>	<b>77</b>	Statement of Employee Retirement Income Security Act of 1974 (ERISA) Rights .....	II
Plan Document .....	77		
Relationship with Providers .....	77		
Your Relationship with Providers .....	77		
Incentives to Providers .....	77		
Interpretation of Benefits .....	78		
Administrative Services.....	78		
Amendments to the Plan.....	78		
Clerical Error .....	79		
Information and Records .....	79		
Examination of Covered Persons .....	79		
Workers' Compensation not Affected.....	80		
Medicare Eligibility .....	80		
Subrogation and Reimbursement.....	80		
Refund of Overpayments .....	81		
Limitation of Action.....	82		

## **Section 10: Glossary of Defined Terms .....83**

### **Attachment I .....I**

Patient Protection Notices .....	I
Women's Health and Cancer Rights Act of 1998.....	I
Statement of Rights under the Newborns' and Mothers' Health Protection Act.....	I

### **Attachment II.....I**

Summary Plan Description.....	I
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*To continue reading, go to right column on this page.*

Choice Plus Plan for Travelers - 01/01/11

[APG]

*To continue reading, go to left column on next page.*

(Table of Contents)

## Section 9: General Legal Provisions

This section provides you with information about:

- General legal provisions concerning your Plan.

### Plan Document

This Summary Plan Description presents an overview of your Benefits. In the event of any discrepancy between this Summary Plan Description and the official Plan Document, the Plan Document shall govern.

### Relationship with Providers

The relationships between us, the Claims Administrator, and Network providers are solely contractual relationships between independent contractors. Network providers are not our agents or Employees. Nor are they agents or Employees of the Claims Administrator. Neither we nor any of our Employees are agents or Employees of Network providers. Neither we nor the Claims Administrator are liable for any act or omission of any provider.

We do not provide health care services or supplies, nor do we practice medicine. Instead, we pay Benefits. Network providers are independent practitioners who run their own offices and facilities. The credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.

Choice Plus Plan for Travelers - 01/01/11

[APG]

The Claims Administrator is not considered to be an employer or Plan Administrator for any purpose with respect to the administration or provision of Benefits under this Plan.

The Plan Administrator is solely responsible for all of the following:

- Enrollment and classification changes (including classification changes resulting in your enrollment or the termination of your coverage).
- Notifying you of the termination or modifications to the Plan.

### Your Relationship with Providers

The relationship between you and any provider is that of provider and patient.

- You are responsible for choosing your own provider.
- You must decide if any provider treating you is right for you. This includes Network providers you choose and providers to whom you have been referred.
- You must decide with your provider what care you should receive.
- Your provider is solely responsible for the quality of the services provided to you.

### Incentives to Providers

The Claims Administrator pays Network providers through various types of contractual arrangements, some of which may include financial incentives to promote the delivery of health care in a cost efficient and effective manner. These financial incentives are not intended to affect your access to health care.

(Section 10: Glossary of Defined Terms)

An example of a financial incentive for Network providers is:

- Bonuses for performance based on factors that may include quality, member satisfaction, and/or cost effectiveness.

The methods used to pay specific Network providers may vary. From time to time, the payment method may change. If you have questions about whether your Network provider's contract includes any financial incentives, we encourage you to discuss those questions with your provider. You may also contact the Claims Administrator at 1-866-679-0947. They can advise whether your Network provider is paid by any financial incentive, including those listed above; however, the specific terms of the contract, including rates of payment, are confidential and cannot be disclosed.

Sometimes the Claims Administrator may offer incentives to encourage you to participate in various disease management programs. The decision about whether or not to participate is yours alone but we recommend that you discuss participating in such programs with your Physician. These incentives are not Benefits and do not alter or affect your Benefits. Contact the Claims Administrator if you have any questions.

## Interpretation of Benefits

Travelers and the Claims Administrator have sole and exclusive discretion to do all of the following:

- Interpret Benefits under the Plan.
- Interpret the other terms, conditions, limitations and exclusions of the Plan, including this SPD and any Amendments.
- Make factual determinations related to the Plan and its Benefits.

Choice Plus Plan for Travelers - 01/01/11

[APG]

Travelers and the Claims Administrator may delegate this discretionary authority to other persons or entities who provide services in regard to the administration of the Plan.

In certain circumstances, for purposes of overall cost savings or efficiency, we may, in our sole discretion, offer Benefits for services that would otherwise not be Covered Health Services. The fact that we do so in any particular case shall not in any way be deemed to require us to do so in other similar cases.

## Administrative Services

We may, in our sole discretion, arrange for various persons or entities to provide administrative services in regard to the Plan, such as claims processing. The identity of the service providers and the nature of the services they provide may be changed from time to time in our sole discretion. We are not required to give you prior notice of any such change, nor are we required to obtain your approval. You must cooperate with those persons or entities in the performance of their responsibilities.

## Amendments to the Plan

We reserve the right, in our sole discretion and without your approval, to change, interpret, modify, withdraw or add Benefits or terminate the Plan. Plan Amendments and Riders are effective on the date we specify.

Any provision of the Plan which, on its effective date, is in conflict with the requirements of federal statutes or regulations, or applicable state law provisions not otherwise preempted by ERISA (of the jurisdiction in which the Plan is delivered) is hereby amended to conform to the minimum requirements of such statutes and regulations.

(Section 10: Glossary of Defined Terms)

Any change or Amendment to or termination of the Plan, its Benefits or its terms and conditions, in whole or in part, shall be made solely in a written Amendment (in the case of a change or Amendment) or in a written resolution (in the case of a termination), whether prospective or retroactive, to the Plan, in accordance with the procedures established by us. Covered Persons will receive notice of any material modification to the Plan. No one has the authority to make any oral modification to the SPD.

## Clerical Error

If a clerical error or other mistake occurs, that error does not create a right to Benefits. These errors include, but are not limited to, providing misinformation on eligibility or Benefit coverages or entitlements. **It is your responsibility to confirm the accuracy of statements made by us or our designees, including the Claims Administrator, in accordance with the terms of this SPD and other Plan documents.**

## Information and Records

At times we or the Claims Administrator may need additional information from you. You agree to furnish us and/or the Claims Administrator with all information and proofs that we may reasonably require regarding any matters pertaining to the Plan. If you do not provide this information when we request it we may delay or deny payment of your Benefits.

By accepting Benefits under the Plan, you authorize and direct any person or institution that has provided services to you to furnish us or the Claims Administrator with all information or copies of records relating to the services provided to you. We or the Claims Administrator have the right to request this information at any reasonable time. This applies to all Covered Persons, including

Enrolled Dependents whether or not they have signed the Employee's enrollment form. We and the Claims Administrator agree that such information and records will be considered confidential.

We and the Claims Administrator have the right to release any and all records concerning health care services which are necessary to implement and administer the terms of the Plan, for appropriate medical review or quality assessment, or as we are required to do by law or regulation. During and after the term of the Plan, we, the Claims Administrator, and our related entities may use and transfer the information gathered under the Plan for research and analytic purposes.

For complete listings of your medical records or billing statements we recommend that you contact your health care provider. Providers may charge you reasonable fees to cover their costs for providing records or completing requested forms.

If you request medical forms or records from us, we also may charge you reasonable fees to cover costs for completing the forms or providing the records.

In some cases, we or the Claims Administrator will designate other persons or entities to request records or information from or related to you, and to release those records as necessary. Such designees have the same rights to this information as the Plan Administrator.

## Examination of Covered Persons

In the event of a question or dispute regarding your right to Benefits, we may require that a Network Physician of our choice examine you at our expense.



## Workers' Compensation not Affected

Benefits provided under the Plan do not substitute for and do not affect any requirements for coverage by workers' compensation insurance.

## Medicare Eligibility

In some circumstances Covered Persons who are eligible for or enrolled in Medicare may also be enrolled under the Plan.

***If you are eligible for or enrolled in Medicare (e.g. on long term disability), please read the following information carefully.***

If you are eligible for Medicare on a primary basis (for employees on long term disability who are eligible for Medicare), Medicare pays before Benefits under the Plan. You **must** enroll for and maintain coverage under both Medicare Part A and Part B. If you don't enroll and maintain that coverage, and if we are the secondary payer as described in (Section 7: Coordination of Benefits), we will pay Benefits under the Plan as if you were covered under both Medicare Part A and Part B. As a result, you will be responsible for the costs that Medicare would have paid and you will incur a larger out-of-pocket cost.

If you are enrolled in a Medicare+Choice (Medicare Part C) Plan on a primary basis (Medicare pays before Benefits under the Plan), you **should** follow all rules of that Plan that require you to seek services from that Plan's participating providers. When we are the secondary payer, we will pay any Benefits available to you under the Plan as if you had followed all rules of the Medicare+Choice Plan. You will be responsible for any additional costs or reduced Benefits that result

from your failure to follow these rules, and you will incur a larger out-of-pocket cost.

## Subrogation and Reimbursement

Subrogation is the substitution of one person or entity in the place of another with reference to a lawful claim, demand or right. If you receive a Benefit payment from the Plan for an Injury caused by a third party, and you later receive any payment for that same condition or Injury from another person, organization or insurance company, we have the right to recover any payments made by the Plan to you. This process of recovering earlier payments is called subrogation. In case of subrogation, you may be asked to sign and deliver information or documents necessary for us to protect our right to recover Benefit payments made. You agree to provide us all assistance necessary as a condition of participation in the Plan, including cooperation and information submitted to or supplied by a workers' compensation, liability insurance carrier, and any medical Benefits, no-fault insurance, or school insurance coverage that are paid or payable.

**We shall be subrogated to and shall succeed to all rights of recovery, under any legal theory of any type, for the reasonable value of services and Benefits we provided to you from any or all of the following:**

- **Third parties, including any person alleged to have caused you to suffer injuries or damages.**
- **Your employer.**
- **Any person or entity obligated to provide Benefits or payments to you, including Benefits or payments for underinsured or uninsured motorist protection (these third parties and persons or entities are collectively referred to as "Third Parties").**

**You agree as follows:**

- To assign to us all rights of recovery against Third Parties, to the extent of the reasonable value of services and Benefits we provided, plus reasonable costs of collection.
- To cooperate with us in protecting our legal rights to subrogation and reimbursement.
- That our rights will be considered as the first priority claim against Third Parties, to be paid before any other of your claims are paid.
- That you will do nothing to prejudice our rights under this provision, either before or after the need for services or Benefits under the Plan.
- That we may, at our option, take necessary and appropriate action to preserve our rights under these subrogation provisions, including filing suit in your name.
- That regardless of whether or not you have been fully compensated, we may collect from the proceeds of any full or partial recovery that you or your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, the reasonable value of services provided under the Plan.
- To hold in trust for our benefit under these subrogation provisions any proceeds of settlement or judgment.
- That we shall be entitled to recover reasonable attorney fees from you incurred in collecting proceeds held by you.
- That you will not accept any settlement that does not fully compensate or reimburse us without our written approval.

- To execute and deliver such documents (including a written confirmation of assignment, and consent to release medical records), and provide such help (including responding to requests for information about any accident or injuries and making court appearances) as we may reasonably request from you.
- We will not pay fees, costs or expenses you incur with any claim or lawsuit, without our prior written consent.

**Refund of Overpayments**

If we pay Benefits for expenses incurred on account of a Covered Person, that Covered Person, or any other person or organization that was paid, must make a refund to us if either of the following apply:

- All or some of the expenses were not paid by the Covered Person or did not legally have to be paid by the Covered Person.
- All or some of the payment we made exceeded the Benefits under the Plan.

The refund equals the amount we paid in excess of the amount we should have paid under the Plan. If the refund is due from another person or organization, the Covered Person agrees to help us get the refund when requested.

If the Covered Person, or any other person or organization that was paid, does not promptly refund the full amount, we may reduce the amount of any future Benefits that are payable under the Plan. The reductions will equal the amount of the required refund. We may have other rights in addition to the right to reduce future Benefits.